

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
(Richmond Division)**

In re: Maria Eugenia Giraldo)	
Carlos Guillermo Guevara)	
Debtor)	Bankruptcy No. 10-37331
)	
Address: 2113 Pemberton Road)	Chapter 13
Henrico, VA 23238)	
)	
Maria - SSN: xxx-xx-5553)	
Carlos -SSN: xxx-xx-2260)	

**NOTICE OF MOTION FOR RELIEF FROM STAY
AND
NOTICE OF MOTION FOR RELIEF FROM CO-DEBTOR STAY**

JP Morgan Chase Bank, N.A. has filed papers with the court to Grant Relief from the Automatic Stay.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the motion (or objection), or if you want the court to consider your views on the motion (or objection), then on or before May 4, 2011, you or your attorney must:

[x] File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

Clerk of the Court
U.S. Bankruptcy Court
701 E. Broad Street, Suite 4000
Richmond, VA 23219-3525

You must also mail a copy to:

Matthew D. Huebschman, Esq.
SHENANDOAH LEGAL GROUP P.C.
P.O. Box 75
Roanoke, VA 24002-0075

Carl M. Bates, Trustee
P.O. Box 1819
Richmond, VA 23218

Linda D. Jennings, Esq.
THE DEBT LAW GROUP, PLLC
111 Highland Avenue
Colonial Heights, VA 23834

- ☐ Attend a hearing to be scheduled at a later date. You will receive separate notice of hearing. **If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing**
- ☒ Attend the hearing on the motion (or objection) scheduled to be held on May 25, 2011 at 9:30 a.m., Courtroom 5000, at the United States Bankruptcy Court, 701 E Broad Street, Richmond, VA

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: April 20, 2011

/s/ Matthew D. Huebschman
Matthew D. Huebschman, Esq.
SHENANDOAH LEGAL GROUP P.C.
P.O. Box 75
Roanoke, VA 24002-0075
Virginia State Bar No. 44181
Counsel for JP Morgan Chase Bank

Certificate of Service

I hereby certify that I have this 20th day of April, 2011, mailed or hand-delivered a true copy of the foregoing Notice of Motion (or Objection) to the parties listed on the attached service list.

/s/ Matthew D. Huebschman

Carl M. Bates, Trustee
P.O. Box 1819
Richmond, VA 23218

Linda D. Jennings, Esq.
THE DEBT LAW GROUP, PLLC
111 Highland Avenue
Colonial Heights, VA 23834

Maria E. Giraldo
2113 Pemberton Road
Henrico, VA 23238

Maria E. Guevara
14756 8th Ave
Whitestone, NY 11357-1624

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
(Richmond Division)**

In re: Maria Eugenia Giraldo)	Bankruptcy No. 10-37331
Carlos Guillermo Guevara)	Chapter 13, 2011
Debtor)	

JP MORGAN CHASE BANK, NA.

Movant

v.

MARIA EUGENIA GIRALDO

MARIA E. GUEVARA

ROBERT E. HYMAN, Trustee

Respondents

**MOTION FOR RELIEF FROM AUTOMATIC STAY
and
MOTION FOR RELIEF FROM CO-DEBTOR STAY**

COMES NOW JP Morgan Chase Bank, N.A., aka Chase Manhattan (hereinafter referred to as "Movant"), and moves the Court for relief from the automatic stay pursuant to U.S.C. §362 (d) on following described personal property, to-wit:

2008 Mazda MCX VIN: JM3ER29L480172166

1. Movant is the owner, and holder of a purchase money security interest on the above described property, and holder of an allowed secured claim in this case.

2. This is a motion pursuant to 11 U.S.C. Sec. 362 (d) and Fed. R. Bankr. P. 4001 seeking relief from the automatic stay in bankruptcy.

3. The Debtor, Maria E. Giraldo, has defaulted in the payments due under the terms of the purchase money security agreement or has otherwise defaulted under the terms of the purchase money security agreement forming the basis for the PMSI in this case.

Proponent of Motion
Matthew D. Huebschman, Esq., VSB 44181
Of Counsel to Movant
P.O. Box 75, Roanoke, VA 24002-0075

4. There is due and owing to Movant on the above described property the sum of \$18,518.53, together with interest at 12.54% from January 26, 2011, costs of \$150.00 and attorney's fees of \$250.00, along with such expenses of retaking and refurbishing as are necessary to sell the personal property under Article 9 of the Uniform Commercial Code.

5. Debtor's remain in title and appears to have a vested interest in the property.

6. Debtor's are unable or unwilling to provide adequate protection to Movant and the automatic stay is resulting in a decrease in the value of Movant's interest in the subject property. There are arrears to the Chapter 13 Trustee in the amount of \$641.98.

NOTICE

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not wish the Court to grant the relief sought in this motion, or if you want the court to consider your views on the motion, then within fourteen (14) days from the date of service of this motion, you must file a written response explaining your position with the Court and serve a copy on the movant, JP Morgan Chase Bank, N.A., aka Chase Manhattan aka Chase Manhattan c/o Shenandoah Legal Group, P.C. Unless a written response is filed and served within this fourteen day period, the Court may deem opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice of hearing.

If you mail your response to the Court for filing, you must mail it early enough so the Court will received it on or before the expiration of the fifteen day period.

You will be notified separately by the Clerk of the hearing date on the motion.

WHEREFORE, JP Morgan Chase Bank, N.A. moves the Court for relief from the automatic stay pursuant to 11 U.S.C. §362 to permit Movant to seek relief under state law remedies of the sale of the property and application of the proceeds to the indebtedness, and for such other and further relief as may be necessary and just.

MOTION FOR RELIEF FROM CO-DEBTOR STAY PURSUANT TO 11 U.S.C. 1301(c)(1)

COMES NOW JP Morgan Chase Bank, N.A., by counsel, respectfully moves this Court to grant it relief from the co-debtor stay pursuant to the provisions of 11 U.S.C. §1301 as they relate to a purchase money security agreement ("PMSI") on a 2008 Mazda MCX VIN: JM3ER29L480172166, and for its reasons states as follows:

JURISDICTION

1. Maria E. Giraldo, filed a voluntary petition under Chapter 13, Title 11, United States Code in the United States Bankruptcy Court for the Eastern District of Virginia, Richmond Division on or about October 21, 2010
2. This is a motion pursuant to 11 U.S.C. §1301(c)(1) seeking relief from the co-debtor stay.
3. The Court has subject matter jurisdiction over this proceeding pursuant to 28 U.S.C. §157 and 28 U.S.C. §1334. This is a core proceeding pursuant to 28 U.S.C. §157 (b)(2)(G).

CLAIM FOR RELIEF

4. JP Morgan Chase Bank, N.A., Inc. is the holder of a pre-petition claim against Maria E. Giraldo in the amount of \$18,518.53 based upon the purchase money security agreement ("PMSI") by Maira E. Guevara.
5. Maria E. Guevara is a co-obligor on the debt to JP Morgan Chase Bank, N.A..
6. The plan filed by the Debtor in this case proposes not to pay such claim.
8. Maria E. Guevara is not a debtor in this case or any other case filed under Title 11, United States Bankruptcy Code.
9. JP Morgan Chase Bank, N.A. is entitled to relief from the co-debtor stay pursuant to 11 U.S.C. §1301(c)(2).

WHEREFORE, JP Morgan Chase Bank, N.A., by counsel, respectfully moves the Court to grant relief from the co-debtor stay provisions of 11 U.S.C. §1301 as they pertain to Maria E. Guevara a non-debtor, and for such other and further relief as it deems just.

Respectfully submitted,
JP Morgan Chase Bank, N.A.

By: /s/ Matthew D. Huebschman
Of Counsel

Matthew D. Huebschman, Esq. (VSB# 44181)
Of Counsel to Plaintiff
SHENANDOAH LEGAL GROUP, P.C.
P.O. Box 75
Roanoke, VA 24002
(540) 344-4490

Certificate of Service

I hereby certify that I have this 20th day of April, 2011, mailed or hand-delivered a true copy of the foregoing Notice of Motion (or Objection) to the parties listed on the attached service list.

/s/ Matthew D. Huebschman

Carl M. Bates, Trustee
P.O. Box 1819
Richmond, VA 23218

Linda D. Jennings, Esq.
THE DEBT LAW GROUP, PLLC
111 Highland Avenue
Colonial Heights, VA 23834

Maria E. Giraldo
2113 Pemberton Road
Henrico, VA 23238

Maria E. Guevara
14756 8th Ave
Whitestone, NY 11357-1624

CHARGE: CRYPT

OTHER IMPORTANT AGREEMENTS:

BALLOON PAYMENT OPTIONS: If this Contract has a balloon payment as the last scheduled payment and if you are not in default under this Contract, instead of making such payment, you have the option to either refinance the balloon payment as described below or return the vehicle to us as described below.

[illegible]

Instead of refinancing the balloon payment, you may return and trade-in the vehicle to us. Things get tricky. The Finance Officer in Finance Dept. Office, you must notify each of the following conditions as the date the scheduled payment is due: (1) you give us in writing a 30-day advance notice of your intention to exercise the Return Option; (2) you pay for a \$5000 and all amounts owing below the scheduled payments (second Finance Charge) through the date you deliver the vehicle; (3) you accept for the amount of the last scheduled payment; (4) you pay the vehicle to us within the days before the last scheduled payment is due, at which we designate, together with the vehicle title, which shows no lien; (5) you return the vehicle to us in good running order and condition; (6) you return the vehicle to us with all accessories, tools, and other parts we need sight of; (7) you deliver the vehicle to us with all the keys; (8) you return the vehicle to us with all the documents, and other papers we need sight of; (9) you return the vehicle to us with all the documents, and other papers we need sight of; (10) you return the vehicle to us with all the documents, and other papers we need sight of; (11) you return the vehicle to us with all the documents, and other papers we need sight of; (12) you return the vehicle to us with all the documents, and other papers we need sight of; (13) you return the vehicle to us with all the documents, and other papers we need sight of; (14) if you deliver the vehicle to us, the condition of the vehicle is such that it is in good running order and condition; (15) you deliver it to us, you pay us the amount it costs us to process the vehicle; and (16) the vehicle is not in "good running order and condition" when you deliver it to us, you pay us the amount it costs us to process the vehicle in good running order and condition.

The vehicle will not be in good running order and condition if one or more of the following applies:

- The manufacturer's maintenance schedule has not been met;
- The vehicle will not pass any inspection to which it is or will be subject;
- The vehicle does not have 4 undamaged matching tires (no mixtures), plus a spare tire, all comparable in quality to original equipment, with at least 1/8th inch tread on each tire at its lowest point;
- The owner's manufacturer maintenance schedule is missing;
- The vehicle is not equipped with the same or comparable equipment and accessories (including jack and wheel wrench) in working order, as listed in time of delivery;
- There are dings, tears, burns, staining or excessive wear to the carpet, seats, doors, headliner or dashboard of the truck body;
- There are scratches, dents, pits, rust, streaks, discoloration or paint or cracks in the fenders, bumpers, grill, roof, hood, trunk or doors, outer body, damage or improper repair;
- The vehicle has been repainted in other than its original color;
- The engine, drive train or other mechanical, safety and electrical parts do not operate properly;
- There are any special identifications, markings or modifications anywhere on or in the vehicle;
- The windows, lenses or lights are cracked or broken;
- Damage has resulted from flood water, hail, sand, excessive use, abuse, misuse, negligence or accident.

If you disagree with the amount we determine to be necessary to restore the vehicle to good running order and condition, you may obtain, at your expense, and within 10 days of our determination, a written estimate of such amount from an independent appraiser acceptable to us (and a factory authorized dealer). If you do so, the amount you must pay us will be the lesser of (a) the charge we determined to be necessary to restore the vehicle to good running order and condition; or (b) the charge determined by the appraiser to be necessary to restore the vehicle to good running order and condition. If you deliver the vehicle to us in satisfaction of the last scheduled payment, and meet each of the above conditions, we will then have the entire risk of loss or damage to and of the vehicle, and we will be obligated to pay you the balance of the purchase price.

OWNERSHIP AND RISK OF LOSS: You agree to pay us all you owe under this Contract even if the vehicle is damaged, destroyed or missing. You agree not to sell, transfer, or remove the vehicle from the United States for any other party (Other Party) without our express written consent. You agree to maintain the vehicle in good condition and repair, except wear and tear caused by ordinary use, and to permit us to inspect the vehicle at any time. You agree not to expose the vehicle to misuse or condemnation or to permit anyone to use the vehicle for any unlawful purpose. You agree to keep the vehicle free of any debts and authorized by any governmental authority. You agree not to rent the vehicle to others or to carry passengers for hire. If we pay any sales tax, storage fees, license fees, or other charges on the vehicle, you agree to repay the amount when we ask for it. You will immediately notify us of any change in your address or the address where the vehicle is regularly located. Any amount we will pay will be added to the amount you owe us and repaid to us immediately. This amount will earn finance charges from the date we paid it in the Annual Percentage Rate in this Contract.

SECURITY INTEREST: Not giving us a security interest in the vehicle being purchased, any proceeds of the vehicle, and any accessories or parts of the vehicle, and any other property of the vehicle. The new vehicle does not cover: (1) substituted parts or other products placed in the vehicle; (2) proceeds of insurance policies on the vehicle; and (3) proceeds of any security policies in your life or health which are financed in this Contract. These security policies are left at amounts you can order this Contract. You agree to pay for the vehicle, and you agree to pay for the assignment of this Contract. If I do secure your other agreements in the Contract, you agree to pay for the vehicle and you agree to pay for the vehicle to be shown on the title. You will not allow any sublease or other use of the vehicle on the vehicle.

REQUIRED PHYSICAL DAMAGE INSURANCE: You agree to have physical damage insurance covering loss or damage to the vehicle with a maximum deductible of \$500 for the term of this Contract. You will make us loss payee and provide evidence of insurance.

If the vehicle is lost or damaged, you agree that we can use any insurance performed either to repair the vehicle or to apply to your debt.

INSURANCE CHARGES RETURNED TO US: Any charge for required insurance is returned to us. If they are credited to your account or used to buy annuity investments or insurance which covers only our interest in the vehicle, Arden and optional insurance or other products financed in the Company financed by us will be credited to your account or returned to you. If insurance charges returned to us are credited to your account, they will be applied to the order of your investment in the vehicle. Investments in the first insurance charge returned to us are credited to your account, they will be applied to the order of your investment in the vehicle.

EXCLUSION OF THE LIABILITY FOR THE GAP AMOUNT: If there is a total loss of the vehicle caused by its theft, confiscation or physical damage, you will not be obligated to pay as the Gap amount. The Gap amount is the difference between the amount you owe under this Contract as of the date of the total loss and the sum of: (1) any unpaid monthly payments; unpaid late fees and interest; and (2) the actual cash value of the vehicle as of the date of the total loss. In the event a Gap amount exists, you need only pay on the following amounts upon a total loss of the vehicle caused by its theft, confiscation or physical damage: (1) any unpaid monthly payments; unpaid late fees and other unpaid amounts that were due under this Contract prior to the date of the total loss; plus, (2) the unpaid actual cash value as of the date of the total loss. If, as of the date of the total loss, you have in effect a physical damage insurance policy which complies with the coverage requirements set forth in this Contract, the actual cash value of the vehicle shall have the same meaning as under your insurance policy. Inclusion of or exclusion of the Gap amount in your insurance policy does not affect the Gap amount. If your insurance policy does not comply with the Insurance Model Policy set forth in this Contract, the actual cash value of the vehicle shall be the actual cash value of the vehicle in the P.A.D.A. Official Used Car Guide (Eastern Edition) as of the date of the total loss.

\$3.00 LATE FEE

DEFAULT: You are in default if: (1) you fail to pay any payment within 10 days of its due date; (2) you break any of the agreements in this Contract; (3) you do or cannot pay your debt(s) if they become due; (4) any person seeks to take any of your property by legal proceedings while it is in your possession or control; (5) you make false statements in applying for this Contract; or (6) bankruptcy or insolvency proceedings are initiated in or against you.

REQUIRED REPAYMENT IN FULL BEFORE THE SCHEDULED DATE: If you are in default, we own, subject to any right you may have to cure the default, the entire debt you owe us on this Contract as soon as you fail to pay. You will be liable for interest at the greater of the Annual Percentage Rate applicable to this Contract (but not to exceed the highest rate permitted by law) or the highest rate permitted by law until you pay the entire debt.

REPOSSESSION OF THE VEHICLE: Repossession means, our taking the vehicle from you. If you are in default, we can repossess the vehicle. To take the vehicle we can enter your property, or the property where it is stored, as long as it is done peacefully. If there is any personal property in the vehicle, such as clothing, we can store it for you. Any accessories, equipment or replacement parts will remain with the vehicle.

GETTING THE VEHICLE BACK AFTER REPOSSESSION: If we repossess the vehicle, you have the right to get it back (redeem) by paying the payment(s) delinquent in the time allowed in the cure notice or otherwise by paying the entire amount you owe on the Contract (not just past payments) plus the cost of towing and storing the vehicle and other expenses that the Seller or the Assignee has had. Your right to redeem will end when the vehicle is sold. ON 324

SALE OF THE REPOSSESSED VEHICLE: We will send you a written notice of sale at least 10 days before selling the vehicle. If you do not redeem the vehicle by the date of the notice, we can sell it. We will use the net proceeds of the sale to pay all or part of your debt. The net proceeds of sale will be applied this way: Any charges for, taking, storing, cleaning, advertising and selling the vehicle, are shown in the table below.

has, any court costs and any other charges permitted by law are to be deducted from the selling price.

If you owe us loan from the neighborhood of sale, the amount of the loan is to be deducted from the selling price. If you have a security interest in the vehicle, we may be required to pay a lender who has given you a loan and also obtain a security interest in the vehicle.

It is your responsibility to make the loan company get with the title company before the vehicle is sold.

COLLECTION COSTS: I am hiring an attorney who is not our salaried employee to collect what you owe. You will pay the attorney's reasonable fee.

RETURN CHECK CHARGE: If any check paid to or from your account is returned by your financial institution, we will charge you \$25.00.

DEADLINE FOR RETURNING THE CHECK: You must return the check to the publisher within 30 days of the date of publication. If you fail to do so, the publisher will be entitled to charge you a fee of \$20.00 per page for each page of the article. This fee will be charged to your account and will be added to the cost of the article. If you fail to return the check within 30 days, the publisher will be entitled to charge you a fee of \$20.00 per page for each page of the article. This fee will be charged to your account and will be added to the cost of the article.

UNION AND CHARTERED AIRLIS AND CHARTERS OF THIS CONTRACT. It shall be my intent here enforcing any of our terms and conditions of this contract without having them. For example, we can extend the time for making some payments without extending others. Any change in terms of the Contract must be in writing and signed by us. No oral changes are binding. If any provision of this Contract conflicts with applicable law, it will be considered modified to comply with that law and the remaining provisions shall continue.

WARRANTIES SOLDEN UNLESS: Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of Bill Contract, the Seller makes no warranties, express or implied on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

RIGHT TO RECEIPT: If you make your payments under this Contract by cash, you must obtain a cash payment receipt or other written receipt from the merchant.

CREDIT REPORTING: We may obtain a consumer credit report from one or more consumer reporting agencies (credit bureaus) in connection with your application and we will share this information with appropriate law enforcement agencies. If you ask, you will be told whether a credit report was requested, and if so, the name and address of the credit bureau that supplied the report.

GOVERNING LAW: This Contract is governed by the applicable laws of the State of New York, to the extent that such laws are not preempted by the laws of the United States.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNT PAID BY DEBTOR TO SELLER.

SMALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this Contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this Contract.

AN AGREEMENT TO ARBITRATE DISPUTES

The following Arbitration Agreement can significantly affect your rights in any dispute with us. Please read it carefully before signing this Contract.

1. IF EITHER OF US CHOOSES, ANY CLAIM OR DISPUTE BETWEEN US (AS DEFINED BELOW) WILL BE DECIDED BY ARBITRATION AND NOT IN COURT OR BY A JURY TRIAL.
2. IF EITHER OF US CHOOSES TO ARBITRATE, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS OR OTHER REPRESENTATIVE ON BEHALF OF OTHER PERSONS WHO ARE A CLASS MEMBER OR OTHER REPRESENTED PERSON ON ANY CLASS CLAIM OR OTHER REPRESENTATIVE TYPE OF CLAIM. YOU MAY HAVE AGAINST US, INCLUDING ANY RIGHT TO CLASS OR OTHER REPRESENTATIVE ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this clause, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arise out of or relate to your credit application, this Contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this Contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class or other representative type of action. You expressly waive any right you may have to arbitrate a class or other representative type of action. You may choose any one of the following arbitration organizations: the American Arbitration Association, 333 Madison Ave., Floor 10, New York, NY 10017-4805 (www.adr.org); the National Arbitration Forum, Box 60191, Minneapolis, MN 55405-0191 (www.naf-forum.com), or any other arbitration organization you choose that is acceptable to us. The arbitration shall be conducted in accordance with this Arbitration Agreement and, unless otherwise provided for in this Agreement to Arbitrate Disputes, the rules of the arbitration organization you choose (the "Arbitration Rules"). You may get a copy of the Arbitration Rules by contacting the arbitration organization or visiting its website.

The arbitrator shall be an attorney or retired judge selected in accordance with the Arbitration Rules. The arbitrator shall apply governing substantive law in making an award. The arbitration hearing shall be conducted in the federal district in which you reside. The arbitrator's decision shall be in writing and either party may appeal the arbitrator's decision through the arbitration organization you chose. We will pay your filing, administration, service of case management fee and your arbitrator or hearing fee all up to a maximum of \$1,500. We will also pay any additional amount of such fees that the arbitrator determines we must pay in order to make this Agreement to Arbitrate Disputes enforceable. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. The arbitrator's award shall be final and binding on all parties, except that the losing party may request a new arbitration if allowed by the Arbitration Rules. This Agreement to Arbitrate Disputes, and any arbitration conducted hereunder, shall be governed by the Federal Arbitration Act (9 U.S.C. § et. seq.) and not by any state law concerning arbitration.

You and we retain any rights to self-help remedies, such as repossession. You and we reserve the right to seek individual remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies or filing suit. Any court having jurisdiction may enter judgment on the arbitrator's award. This agreement shall survive any termination, payoff or transfer of this Contract. If any part of this Agreement to Arbitrate Disputes, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable.

New York State DMV - Internet Office Transactions

Check the Status of a Title Certificate or a Lien

Step 2: Verify Your Vehicle Information

VIN number: **JM3ER29L480172166**
Model year: **2008**
Vehicle Make: **MAZDA**

Title Issue Date: **11/14/2007**
Number of Liens: **01**

Liens:

JPMORGAN CHASE BANK NA

Instructions for Step 2:

Make sure that the VIN number, year and make are for your vehicle. They should match the information printed on your vehicle's registration documents.

If you recently ordered a duplicate title, please allow 1 to 2 weeks from the Title Issue Date to receive your title in the mail.

If this is NOT the correct vehicle...

- Use your browser's "Back" button to return to Step 1 and verify your entries. Make any necessary corrections and try again.
- If you have entered all of your information correctly, and this page still shows the wrong vehicle, then you will need to contact the Title Services Bureau.

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